DOCUMENT RESUME

ED 286 019 CE 048 302

AUTHOR Behrens, Ruth A.
TITLE Wellness in Small Businesses. WBGH Worksite Wellness Series.
INSTITUTION Washington Business Group on Health, Washington, DC.
SPONS AGENCY Public Health Service (DHHS), Rockville, MD. Office of Disease Prevention and Health Promotion.
PUB DATE Oct 85
NOTE 21p.; For related documents, see CE 048 292-305.
AVAILABLE FROM Prevention Leadership Forum, Washington Business Group on Health, 229 1/2 Pennsylvania Avenue, SE, Washington, DC 20003 ($15.00).
PUB TYPE Information Analyses (070)

EDRS PRICE MF01 Plus Postage. PC Not Available from EDRS.
DESCRIPTORS Adult Education; Corporate Education; Cost Effectiveness; *Employee Assistance Programs; Employer Employee Relationship; *Health Programs; Personnel Policy; *Physical Fitness; *Program Development; *Small Businesses; *Well Being
IDENTIFIERS *Wellness Programs

ABSTRACT

Increasing numbers of small businesses are providing wellness activities for their employees. By instituting wellness programs, small businesses can improve employee morale, engender a commitment from employees, enhance the feeling of "family" among employees, improve worker productivity, and contain health care costs. Wellness programs are especially important for small businesses since small businesses often operate with very small staffs and because health insurance for small businesses is often costly or difficult to obtain. Small businesses can encourage wellness among their employees in the following ways: formulation of policies and implementation of practices aimed at supporting wellness, provision of a supportive physical environment, development of programs to educate employees and their families about the benefits of wellness, provision of small classes, development of incentives (monetary or tangible) for staying healthy, and provision of screening examinations and counseling services. The most successful small business-sponsored wellness programs are generally small, simple, inexpensive, family-oriented, and cognizant of the fact that keeping employees healthy requires providing them with a safe and healthy workplace. (Eleven examples of small businesses that have developed successful wellness programs are included in this document.) (MN)

**********
* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *
**********

ED286019

WBGH WORKSITE WELLNESS SERIES

# WELLNESS IN SMALL BUSINESSES

prepared by

Ruth A. Behrens
Senior Consultant
Washington Business Group on Health

U.S. DEPARTMENT OF EDUCATION
Office of Educational Research and Improvement
EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)

This document has been reproduced as received from the person or organization originating it.

Minor changes have been made to improve reproduction quality.

Points of view or opinions stated in this document do not necessarily represent official OERI position or policy.

"PERMISSION TO REPRODUCE THIS MATERIAL IN MICROFICHE ONLY HAS BEEN GRANTED BY

TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."

Washington Business Group on Health
Washington, DC

CE048302



BEST COPY AVAILABLE

WBGH Worksite Wellness Series

# WELLNESS IN SMALL BUSINESS

Prepared by

Ruth A. Behrens
Senior Consultant
Washington Business Group on Health
October, 1985

Washington Business Group on Health
229 1/2 Pennsylvania Avenue, SE
Washington, DC 20003

This background paper was prepared for the Washington Business Group on Health under a Cooperative Agreement with the Office of Disease Prevention and Health Promotion, U.S. Department of Health and Human Services.

# WELLNESS IN SMALL BUSINESSES

## Table of Contents


Small Businesses are "Big" in the U.S. 1

Small Businesses and Wellness 2

Perceived Benefits of Wellness Programs 3

Characteristics of Small Businesses 4

Mechanisms for Encouraging Good Health Practices 5

Characteristics of Successful Programs 7

The Future of Wellness in Small Businesses 9

Company Examples 11

References 15

Resources 17

SMALL BUSINESSES ARE "BIG" IN THE U.S.

When Americans think of a "business," they usually think first of a big business — IBM or Chrysler or AT&T. But the vast majority of all U.S. companies — more than 99 percent — are small, according to the latest statistics from the Small Business Administration (SBA). Even a big company like IBM is made up of several hundred small, medium, and large companies, with most classified as "small" (that is, under 500 employees). According to SBA, there are 4.7 million small business establishments in our country today (U.S. SBA, May, 1985, p.26).

In terms of jobs, more than half of all employed people in our country (57.9 percent) work in businesses with between two and 500 employees. Almost 45 percent of all wage and salary employees work in companies with fewer than 100 employees (U.S. SBA, May, 1985, p. 258). And all these figures, including the total number of small businesses, would be even more dramatic if those companies with just one employee — about 7.5 million self employed and some three million farm proprietors — were included.

Small companies also are key contributors to our expanding economy because they create the most job opportunities. Between 1980 and 1982, small enterprises with fewer than 20 employees generated the equivalent of all the net new jobs in the economy (U.S. SBA, 1984). Firms with fewer than 100 employees provided two-thirds of all initial jobs. However, one out of six workers who starts out in a small firm moves to a large firm (Bradley, 1981). This means that small businesses must bear heavy costs associated with hiring and training replacements.

Any way you look at it, small businesses are important to both the economic and the physical health of our nation.

SMALL BUSINESSES AND WELLNESS

During the last decade, there has been a growing interest on the part of employers in maintaining and improving the health of their workforce, largely because they believe that healthy employees will be more productive and absent less than unhealthy workers. This desire to encourage employees to stay well has taken the form of worksite wellness programs, which address a variety of health areas including lifestyle (physical fitness, stress management, smoking cessation, nutrition and weight control), screenings (high blood pressure, breast cancer, glaucoma), safety (seat belt usage, defensive driving, home safety), counseling for personal problems that affect job performance (alcohol and drug abuse, family, financial or legal difficulties), etc.

While most of these programs appear to be in medium or large companies, there is evidence that a growing number of small businesses also are providing wellness activities for their employees. Several reports, as well as personal interviews with small business leaders, provide insights into how they view worksite wellness programs. Many small business owners or managers are aware of worksite health promotion and wellness activities. Through magazines, newspapers, television and even professional meetings, many have heard about the programs of the leading large companies aimed at keeping their employees healthy. But to most small business owners, the efforts of AT&T, Kimberly-Clark, Johnson & Johnson, and Honeywell hold little relevance to their own situation.

However, they do recognize the basic common sense inherent in helping their own employees stay well. Most small business leaders equate good health with reduced absenteeism, more productive employees, and better morale. And as proof of this, it is not uncommon to find small businesses that encourage their employees to take CPR and first aid classes (usually as part of their safety efforts); and many have taken advantage of the community groups available to provide high blood pressure screening and followup, often at the worksite (Heart Association, Red Cross, hospitals, Visiting Nurses Associations, etc.). Some offer physical fitness classes, make "healthy" snacks available in the vending machines, or provide some type of stress management assistance. (See "Company Examples.") Many business owners, especially those who have a personal interest in good health, recognize that healthy employees contribute significantly to a healthy bottom line.

## PERCEIVED BENEFITS OF WELLNESS PROGRAMS

A great deal of the publicity surrounding workplace health promotion programs has emphasized the potential contribution that these programs can or will make to containing rising health care costs. While many small businesses have been hit — and hit hard — by the inflation in health costs, two separate reports confirm that this is not the major driving force behind small business' involvement in health promotion. Results from a series of focus groups conducted by the U.S. Department of Health and Human Services (Yennev, 1984), and a survey of 31 small businesses with existing health promotion efforts (HealthWorks Northwest, 1984) both report that the overwhelming reason why small business leaders start programs (or, for those not yet providing them, the overwhelming reason for considering starting) is to improve human relations within the organization. Their primary focus is improving employee morale, engendering commitment to the organization, and enhancing the feeling of "family" among their employees. Improved productivity ranks second among their reasons for starting a health promotion program. Containing health care costs was a distant third, followed by improving the company's image within the community.

Part of this apparent lack of interest in health promotion as a cost saving tool may relate to the fact that many small businesses, especially those with under 100 employees, have difficulty in tracking their actual insurance costs. This may be due to their having no health insurance whatsoever, to the lack of continuity in records as a result of changing insurance carriers frequently to get better rates, or because they do not keep the kinds of detailed records that would enable them to indentify increasing health related costs, such as absenteeism caused by specific health problems, or patterns of preventable illnesses such as heart disease, lung cancer and high blood pressure.

## CHARACTERISTICS OF SMALL BUSINESSES

Certain characteristics of small businesses make them especially suited to implementing wellness programs.

- Family orientation — Most small business leaders view their companies and employees as part of a very special "family." They want each employee to know he/she is special and important to the organization. The owner probably knows each employee, and may even know their families. Health promotion activities are usually seen as illustrative of a caring management.

- Lean staffing — Even more so than in a large company, every job is important in a small business. When one employee is absent, he is missed and someone else must take up the slack. In addition, in smaller businesses, every employee may cover several jobs. In this type of atmosphere, employee morale and absenteeism take on heightened importance. Improved health and morale could provide a big payoff.

- Owner/president involvement — The smaller the company, the more likely the owner is to be involved in making decisions about how money is spent and what new programs are undertaken. In a small company, if the owner can be made to recognize the importance of keeping employees healthy and happy, it is likely that a wellness program will be put in place and supported.

- Ability to be innovative and move quickly — In large companies, the decision to implement a new effort, such as a health promotion program, may take months or even years. Because of lean staffing and the involvement of top management in decision-making, small businesses have the potential to move much faster and be more innovative in meeting the specific needs of their employees.

- Greater discretion in spending money — Although many small businesses operate on a narrow profit margin, those that are doing well can, more easily than large companies, make a decision to invest money in wellness programs or even in a physical fitness facility without going through an elaborate decision-making process. Even those showing small profits usually have much more latitude in deciding how to reinvest those profits for the good of the company.

- Health insurance coverage may be costly or difficult to obtain — According to the U.S. Small Business Administration, one employee in every three in a business with fewer than 25 employees has no health insurance coverage, either direct or indirect (that is, through a spouse). The figure is just one in 10 for employees in large businesses (U.S. SBA, May, 1985, p. 275). Even those companies that do not make health insurance available because they feel it is too costly may be able to afford inexpensive activities to encourage employees to stay well. Those with coverage will benefit through improved experience rating if employees maintain their health.

## MECHANISMS FOR ENCOURAGING GOOD HEALTH PRACTICES

Small businesses have been very creative in developing mechanisms to help and encourage their employees to stay well. Many have recognized that the company, itself, bears some responsibility for the health of its employees through the policies it sets, practices it encourages, and the physical environment in which it operates. Following are just a few examples of the variety of ways in which health is being promoted through work in small businesses.

Policies — A variety of formal policies support wellness in small companies. At Provident Indemnity Life Insurance, Norristown, PA, employees receive a bonus if they do not use their sick pay. Smoking is banned at many companies, and some hire only nonsmokers. Flex-time allows employees to manage the stress of multiple responsibilities on the job and at home.

Practices — In addition to formal policies, many companies engage in a variety of less formal practices that support wellness. Spouses are invited to all wellness events and programs at Green Giant- Pillsbury, Glencoe, MN. At Sherer Brothers Lumber Company, Minneapolis, MN, fruit is available in vending machines, decaffeinated coffee has replaced caffeinated, and free healthful snacks and lunches are available to employees. At other small companies, employees are given an extra 15 minutes at lunch if they use it to exercise, and fitness contests involve the whole family.

Supportive physical environment — Changes in the physical environment also can encourage healthy behaviors. Cigarette machines have been removed from Bodolay-Pratt, Lakeland, FL. Exercise facilities are available on-site at Maupintour, Lawrence, KA, and Plaskolite, Columbus, OH. At Safeway Bakery Division, Clackamas, OR, the nonsmokers' cafeteria area has a color TV, which the smokers' area does not. Showers on-site and bike racks encourage exercise.

Programs — Small businesses have been equally innovative in providing information and education to employees and families about staying well.

- Community resources — Many community groups — voluntary and social agencies, hospitals, high schools and colleges, trade associations, etc. — offer inexpensive or free health promotion programs, often at the worksite, and small businesses make excellent use of these local agencies' literature, speakers, classes, and workshops.

- Classes — Everything from brown bag lunches, to evening seminars for the whole family, to selected programs offered on work time or shared time (half work time, half employee time) are utilized by small businesses.

- Incentives — Even the smallest business can use monetary or tangible incentives for employees who stop smoking or lose weight (Plaskolite Inc., Columbus, OH). Some pay a portion of a fitness club or Y membership (Sky Brothers, Inc., Altoona, PA), offer prizes for points gained for various forms of exercise (Safeway Bakery, Clackamas, OR) or for practicing various other healthy habits such as wearing seat belts and learning CPR and first aid (Provident Indemnity Life Insurance Co., Norristown, PA).

- Screening and breast self examination — High blood pressure screening and followup is offered by many small businesses. Others offer a more extensive health assessment (height, weight, blood pressure, blood analysis, vital capacity, grip strength, nutritional analysis) followed by feedback and educational programs to help alleviate any health risks that were uncovered (Green Giant-Pillsbury, Glencoe, MN).

- Counseling Service — Because personal and emotional problems can interfere with morale and job performance, some small businesses have contracted with community counseling services to provide confidential assistance to employees and families in dealing with personal problems (First Interstate Bank, Santa Fe, NM).

## CHARACTERISTICS OF SUCCESSFUL PROGRAMS

Wellness programs in small businesses vary considerably, depending on the size of the organization, the type of work being done, the demographics and health status of its employees, the facilities available to support a program, the program budget, the level of administrative support, etc.

Based on the experiences of small businesses that have implemented programs, it appears that many successful wellness programs in companies with under 500 employees exhibit one or more of the following characteristics. They are:

- Small — Sometimes it is difficult to attract enough participants for a traditional "class," especially on specialized topics or if the business has under 100 employees. So some small businesses have explored other learning opportunities in addition to classes, like mini-classes (suitable for groups of under 10 people), one-on-one counseling, telephone counseling, referrals to large community-based classes, computer assisted programs, self-help material, etc. Small businesses also have formed consortia that present wellness classes at a central location for employees from a number of nearby companies.

- Simple — Most wellness program in small businesses are easy to implement and easy to administer. Small businesses have neither the time nor the manpower to devote to implementing complex programs at the worksite. Many depend on community groups to provide programming, along with all equipment, materials, promotional campaigns, registration and followup, etc. Small businesses also rely heavily on literature, films and lecturers available from the community, rather than developing their own full-scale programming.

- Inexpensive — While there are exceptions, most small businesses prefer programs that are inexpensive, or even free. As a result, many turn to not-for-profit community agencies and organizations such as voluntary associations, hospitals, public health departments, local colleges, and other groups to present programs. Others make small budgets available to employees who work on their own time or a limited amount of company time to locate the resources needed to mount a program.

- Family-oriented — Because small businesses often seek to engender a "family" atmosphere, and because they recognize that family members are responsible for a large share of a company's health insurance costs, many small organizations make a special effort to involve families in wellness programs. They invite spouses and children to attend employees' classes at work, offer special sessions for families, or reward family members for practicing good health habits on their own. Others make a special effort to send literature or self-help materials home with the employees.

- Part of a "Healthy" Company — While wellness programs can do a great deal to help employees improve their health status, it also is important for each business, large or small, to make sure that the organization, itself, is a healthy place in which to work. This includes ensuring that all employees have a physically healthy work environment (good light, clean air, comfortable work stations, safe procedures), as well as a mentally healthy workplace (option of flex-time, involvement in decision-making, recognition for individual and group achievements).

## CONCLUSION

Large and medium size companies have been the indisputable leaders in implementing worksite wellness programs, and because of the resources available to them, there is every reason to believe they will continue as the pace setters. But leaders of many small businesses are finding that investments in wellness programs for their employees and dependents are paying off for their workers and for their companies, as well, by offering opportunities to help enhance their most precious resources -- the employees -- while holding out the potential for improving productivity and even reducing health care costs.

Because more than half of all employed people work in companies with under 500 employees, small businesses represent a valuable and largely untapped market through which to improve the health of our nation. As an increasing number of innovative small businesses begin to speak out about their success, there is every reason to believe that small companies, too will recognize that good health (and wellness programs) are good business.

COMPANY EXAMPLES — SMALL BUSINESSES

Following are examples of wellness programs in small businesses illustrating just some of the kinds of activities being undertaken to help their employees stay healthy. Many of these summaries highlight selected parts of the companies' effort and do not necessarily reflect the full scope of their health promotion programming.

**Maupintour**, Lawrence, KA
Pete Anderson, Director of Trade Relations, (913)843-1121.
Thirty employees work at the headquarters office in Lawrence (program described below) and 100 are tour managers around the world.

- o No smoking is permitted in the facility or on grounds.
- o A new building (three years old) includes a health facility with gym, treadmill for running, weights, lockers, sauna, etc., which is open to spouses and guests of employees.
- o Complete physical fitness profile and exercise goal setting is required before using facility.
- o Employees who meet monthly fitness goals, set by themselves and a fitness expert, win Maupintour t-shirts, shorts, warm up jackets, etc.
- o Although initial investment in the facility was high, maintaining the program is a low cost, high payoff item.

**Stevens Real Estate**, Lawrence, KA
Bob Stevens, President, (913)841-4500.
Of 50 employees, 41 are salespersons and nine work in the office.

- o Forty percent of the employees are certified in CPR; classes have been offered at the worksite three times and are open to spouses and children of employees, as well.
- o Mini-trampolines are used by employees, including by sales people, while listening to sales training tapes.

**Bodolay-Pratt**, Lakeland, FL
Richard W. Smith, Divisional President, (813)686-5151
This 75 employee firm builds packaging machinery.

- o Company is on a tight budget, so it looks for free or low cost programs.
- o High blood pressure and glaucoma screening is provided through a local hospital.
- o Cigarette machines were removed to help employees who wanted to quit.
- o Because of a "family" orientation of management, company seeks activities that can be done as a group.

**Provident Indemnity Life Insurance Company**, Norristown, PA

Maryann Fichter, Director of Personnel (215)279-2500

Strong support from the company president gave impetus to wellness programming for the 90 headquarters employees.

- o An employee committee manages the program.
- o All employees receive a health risk appraisal and personalized feedback.

- No smoking is allowed in the company; in addition, smokers pay a higher life insurance premium than nonsmokers.
- Monthly educational programs cover stress, nutrition, hearing testing, high blood pressure screening, etc.
- An exercise class designed to trim inches attracted 50 percent of all employees to the first session.
- A walking club meets at lunch time.
- Ninety-one percent of all employees participated to win points (for such healthy activities as wearing seat belts, learning CPR or first aid, attending monthly educational programs) toward prizes such as a sweat suit and gym bag.
- A weight loss program is conducted by the local Dairy Council.
- Employees receive bonus pay for not using their sick leave.

**Safeway Bakery Division**, Clackamas, OR
Bob Jacobson, President, (503)657-6441
Many of the 120 employees of this bakery may start work at a different time every day, but they see their health promotion program as an excellent way to help manage their stress and keep morale high.

- Following a vigorous promotional/information campaign, 117 of 120 employees signed up for the program's initial fitness assessment. Management attributes this strong response to the fact that the employees were responsible for setting the program up.
- Employees built a fitness facility and all the equipment of their own time.
- Employees manage the facility and pay dues to cover all expenses; they also select programs, to be implemented by employees, themselves, or by a consultant/director, ranging from makeup consultation to a Halloween aerobics class.
- The fitness facility is open to employees, families, and friends 24 hours per day.
- A part-time fitness expert conducts exercise classes plus nutrition, sports injuries for children, weight training, hair styles, etc.
- A fitness assessment and prescription are required before joining the fitness facility.
- Smokers and nonsmokers use separate lunch areas; profit from cigarette machines in smokers' lunch area paid for a color TV for the smoke free area.
- A "Health in Humor" clinic teaches employees to laugh at themselves and to manage stressful situations.
- Points gained through regular fitness evaluations earn t-shirts containing the company's wellness theme, "Buns on the Run."
- Management credits the wellness program, at least in part, for dramatic reductions in industrial accidents, absenteeism, and employee turnover, as well as improved employee recruitment.

**Sherer Brothers Lumber Company**, Minneapolis, MN
Robert Peters, Director of Health Promotion, (612)379-9633
One hundred employees perform physical labor and the remaining 50 are salespeople.

- Management's stated philosophy for the health promotion program is "to create and support a healthy lifestyle and attitude, both in the workplace and at home."
- A variety of programs have been presented including the American Cancer Society's quit smoking program, back injury prevention, blood pressure monitoring and a weight loss contest.

- The "company culture" has been made healthier by removing cigarette and candy machines, adding fruit dispensers, replacing caffeinated coffee with decaffeinated, providing free healthful lunches and snacks, installing dust collection equipment, refixturing all lighting and providing safety equipment for all yard workers.
- A "well-pay" article in the union contract rewards employees who are not absent or late, and who have no lost time due to injuries.

**First Interstate Bank**, Santa Fe, NM
Sharon Lieber, Director Human Relations, (602)271-6418.
One hundred and fifty employees work at the main office and four branches.

- Brown bag luncheon speakers are scheduled periodically.
- The company arranges discounts for health club memberships.
- Every Wednesday morning fruit is available free to employees at all branches. (Donut consumption has been cut by 75 percent with the introduction of the fruit.)
- Employees and their family members may take advantage of six visits to a counseling service for personal problems such as marital difficulties, emotional problems or drug/alcohol conditions.

**Simpson Timber Company**, Seattle, WA
Mary Biller, Secretary, (206)292-5218
One hundred employees work at the headquarters office. Other locations have their own programs, some more extensive than the corporate office program.

- In response to concerns of rising health care costs, programs were developed to help employees stay well and learn to use the health care system wisely.
- Employees are allowed to run the program and choose the classes to be offered.
- High blood pressure testing and monitoring has been offered four times per year at the worksite by the Red Cross.
- Lunchtime speakers have discussed nutrition, safe driving, smoking, self-defense, cancer, CPR and other topics.
- Exercise has been encouraged through a walk-a-thon treasure hunt with drawings for gift certificates.

**Green Giant-Pillsbury**, Glencoe, MN

Connie Berry, Occupational Health and Safety Administrator, (612)864-3151

This food packing plant has 160 year-round employees. Limited programs are available for the seasonal employees.

- An annual screening includes height, weight, blood pressure, blood analysis, grip strength, vital capacity, flexibility and a three-day nutritional analysis.
- A series of evening educational programs discuss the blood analysis results, exercise, maintaining appropriate blood pressure, nutrition, motivation, stress, etc.
- Each fall a smoking cessation program is presented by the American Lung Association. "Sponsors" assist and encourage the would-be quitters. Those who quit for 60 days get their fee returned plus a bonus.
- A high school swimming pool is reserved for Green Giant employees one hour each night after work, October through May.
- Spouses are invited to all events and programs.

**Plaskolite Inc.**, Columbus, OH
Jim Weidaw, Employee Relations Director, (614)294-3281
This 300-employee light manufacturing company undertook a health promotion program in 1981 because of an increase in health care costs coupled with a commitment to high quality employee health by the company president.

- An exercise facility on-site is open to all employees and dependents at no charge. A full-time staff person helps employees set individual fitness goals.
- Six-week smoking cessation classes are presented twice a year for employees and dependents.
- Smokers who quit or employees who have never smoked are given a $200 yearly bonus.
- Stress management classes, conducted by the company nurse, are open to employees and dependents without charge.
- Weight reduction classes are conducted by the company nurse and a fitness consultant.
- The company nurse conducts a variety of annual and periodic screenings, including blood pressure, glaucoma, diabetes, hearing, and health risk appraisals.
- Each month, a different employee group meets with the administrator to discuss safety hazards. The group is responsible for photographing hazards; once maintenance is notified, it has two weeks to correct the situation.
- A toll free number is available for referrals to an employee assistance program run by a community agency. Each employee has available up to six free sessions per referral problem.
- The administration believes the program has had a positive impact on both employee health and overall health care costs. Although no direct correlations can be drawn with the wellness program, health care costs have gone down in each of the last three years.

**Sky Brothers Inc.**, Altoona, PA
Kathy Knisely, Corporate Risk Manager, (814)946-1201
Three hundred and fifty Altoona area employees work in various areas of this wholesale food company including trucking, computer center, sales, and warehouse.

- The company pays one-third (up to $50) of the membership in selected health clubs, Ys, etc; if the employee meets fitness goals, reimbursement of an additional one-third of the fee (up to $50) will be made.
- A fitness expert conducts quarterly fitness assessments for employees and spouses, and sets fitness goals.
- Assessments are conducted on-site and on company time because management has seen payback through reduced sick days and reduced back injuries.
- Smokebusters class is presented by the local Tuberculosis Society.
- An employee assistance program is offered, on a confidential basis, through a community counseling group.

REFERENCES

HealthWorks Northwest. (1984). Health Promotion Programs in Small Businesses. Seattle, WA.

Schiller, Bradley R., "Human Capital Transfers From Small to Large Businesses." (Washington, DC: Office of Advocacy, U.S. Small Business Administration, prepared under award no. SB-1A-00067-1, 1981.

U.S. Small Business Administration (U.S. SBA): (1984). The State of Small Businesses: A Report of the President. Washington, DC: U.S. Government Printing Office.

U.S. Small Business Administration (U.S. SBA). (1985, May). The State of Small Businesses: A Report of the President. Washington, DC: U.S. Government Printing Office.

Yenney, Sharon L., (1984). Health Promotion and Small Businesses: The Prospects Look Good. National Center for Health Education, New York, NY.

RESOURCES

HealthWorks Northwest
Puget Sound Health Systems Agency
601 Valley Street
Seattle, WA 98109
(206)464-6143
Contact: Christine Sajewski, Director of Health Promotion

National Federation of Independent Businesses
600 Maryland Avenue, SW
Washington, DC 20024
(202)554-9000

National Small Business Association
NSB Building, 1604 K Street, NW
Washington, DC 20006
(202)296-7400

U.S. Small Business Administration
1441 L Street, NW
Washington, DC 20416
(202)634-7550

# All About WBGH

The Washington Business Group on Health (WBGH), established in 1974, gives the business community a credible voice in the formulation of federal and state health policy. Started as a member coalition of large corporations, WBGH began with five companies and has grown steadily to include almost 200 of the Fortune 500 companies. WBGH members direct the health care purchasing for more than 50 million of their employees, retirees and dependents.

In 1976, WBGH expanded to become the first national employer organization dedicated to medical care cost management. Its primary purpose is to identify and enunciate the needs and concerns of large employers. WBGH is an active participant in discussions, hearings and other aspects of the legislative and regulatory arena. It also serves as a reliable resource base providing information and expertise on a variety of health care issues and concerns as well as consulting to its members, government and other employers.

WBGH developed research capacity through its institutes to provide long-range planning and analysis with a corporate perspective. Under the research umbrella are: the Institute on Aging, Work and Health; Family Health Program; Institute for Organizational Health and the Institute for Rehabilitation and Disability Management. WBGH also publishes two magazines, *Business and Health* and *Corporate Commentary*, and other resource information, reports, studies and surveys.

WBGH assists the business community with a speakers bureau, Policy Exchange telecommunications network, and a yearly conference to discuss new health policy issues, cost management strategies, benefits design solutions and health promotion ideas. WBGH has been instrumental in helping form over 35 local business health care coalitions across the nation.